

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Shane Kauffman
Jennifer Kauffman

Case No.: 1-20-00337 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	PNC
Court Claim Number:	11
Last Four of Loan Number:	2158
Property Address if applicable:	11396 Garfield St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$9,745.16
b.	Prepetition arrearages paid by the trustee:	\$9,745.16
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$9,745.16

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage was paid through the Trustee
from February 2020 through January
2025

Current monthly mortgage payment: \$1,303.92

The next post-petition payment was due
on: February 2025

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating

whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 24, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Shane Kauffman
Jennifer Kauffman

Case No.: 1-20-00337 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 24, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Nicholas G. Platt, Esquire
Mooney Law
230 York St
Hanover PA 17331

Served by First Class Mail

PNC NA
Att: Bankruptcy
3232 Newmark Dr
Miamisburg OH 45342

Shane Kauffman
Jennifer Kauffman
11396 N Garfield St
Waynesboro PA 17268

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 24, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 20-00337

SHANE KAUFFMAN

PNC BANK
BANKRUPTCY DEPT
3232 NEWMARK DR
MIAMISBURG, OH 45342-

Sequence: 07
Modify:
Filed Date:
Hold Code:

Acct No: 2158

Amt Sched:		\$0.00	Debt:	\$69,777.24	Interest Paid:	\$0.00
Amt Due:	\$1,221.14		Paid:	\$69,777.24	Accrued Int:	\$0.00
					Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5010	PNC BANK							
501-0	PNC BANK		02/19/2025	2045058	\$1,221.14	\$0.00	\$1,221.14	
						Payment for 1/2025		
501-0	PNC BANK		12/17/2024	2043160	\$1,221.14	\$0.00	\$1,221.14	01/06/2025
						Payment for 12/2024		
501-0	PNC BANK		11/19/2024	2042219	\$1,221.14	\$0.00	\$1,221.14	12/04/2024
						Payment for 11/2024		
501-0	PNC BANK		10/23/2024	2041253	\$1,221.14	\$0.00	\$1,221.14	11/08/2024
						Payment for 10/2024		
501-0	PNC BANK		09/17/2024	2040257	\$1,221.14	\$0.00	\$1,221.14	09/27/2024
						Payment for 9/2024		
501-0	PNC BANK		08/07/2024	2039238	\$1,221.14	\$0.00	\$1,221.14	08/21/2024
						Payment for 8/2024		
501-0	PNC BANK		07/10/2024	2038358	\$1,221.14	\$0.00	\$1,221.14	07/23/2024
						Payment for 7/2024		
501-0	PNC BANK		06/18/2024	2037536	\$1,221.14	\$0.00	\$1,221.14	07/03/2024
						Payment for 6/2024		
501-0	PNC BANK		05/22/2024	2036634	\$1,221.14	\$0.00	\$1,221.14	06/04/2024
						Payment for 5/2024		
501-0	PNC BANK		04/17/2024	2035629	\$1,221.14	\$0.00	\$1,221.14	04/30/2024
						Payment for 4/2024		
501-0	PNC BANK		03/14/2024	2034667	\$1,221.14	\$0.00	\$1,221.14	03/25/2024
						Payment for 3/2024		
501-0	PNC BANK		02/14/2024	2033707	\$1,221.14	\$0.00	\$1,221.14	02/28/2024
						Payment for 2/2024		
501-0	PNC BANK		01/12/2024	2032777	\$1,170.81	\$0.00	\$1,170.81	01/31/2024
						Payment for 1/2024		
501-0	PNC BANK		12/19/2023	2031885	\$1,170.81	\$0.00	\$1,170.81	01/17/2024
						Payment for 12/2023		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	PNC BANK		11/15/2023	2030923	\$1,170.81	\$0.00	\$1,170.81	11/27/2023
							Payment for 11/2023	
501-0	PNC BANK		10/18/2023	2029980	\$1,170.81	\$0.00	\$1,170.81	11/03/2023
							Payment for 10/2023	
501-0	PNC BANK		09/19/2023	2029001	\$1,170.81	\$0.00	\$1,170.81	10/27/2023
							Payment for 9/2023	
501-0	PNC BANK		08/09/2023	2027981	\$1,170.81	\$0.00	\$1,170.81	08/21/2023
							Payment for 8/2023	
501-0	PNC BANK		07/11/2023	2026993	\$1,170.81	\$0.00	\$1,170.81	07/24/2023
							Payment for 7/2023	
501-0	PNC BANK		06/13/2023	2026075	\$1,170.81	\$0.00	\$1,170.81	06/29/2023
							Payment for 6/2023	
501-0	PNC BANK		05/16/2023	2025138	\$1,170.81	\$0.00	\$1,170.81	06/06/2023
							Payment for 5/2023	
501-0	PNC BANK		04/18/2023	2024129	\$1,170.81	\$0.00	\$1,170.81	04/28/2023
							Payment for 4/2023	
501-0	PNC BANK		03/15/2023	2023100	\$1,170.81	\$0.00	\$1,170.81	03/27/2023
							Payment for 3/2023	
501-0	PNC BANK		02/15/2023	2022099	\$1,170.81	\$0.00	\$1,170.81	02/28/2023
							Payment for 2/2023	
501-0	PNC BANK		01/18/2023	2021095	\$1,195.49	\$0.00	\$1,195.49	02/02/2023
							Payment for 1/2023	
501-0	PNC BANK		12/13/2022	2020100	\$1,195.49	\$0.00	\$1,195.49	12/20/2022
							Payment for 12/2022	
501-0	PNC BANK		11/16/2022	2019145	\$1,195.49	\$0.00	\$1,195.49	12/07/2022
							Payment for 11/2022	
501-0	PNC BANK		10/18/2022	2018113	\$1,195.49	\$0.00	\$1,195.49	10/26/2022
							Payment for 10/2022	
501-0	PNC BANK		09/13/2022	2017042	\$1,195.49	\$0.00	\$1,195.49	09/19/2022
							Payment for 9/2022	
501-0	PNC BANK		08/17/2022	2016039	\$1,195.49	\$0.00	\$1,195.49	08/24/2022
							Payment for 8/2022	
501-0	PNC BANK		07/13/2022	2014966	\$1,195.49	\$0.00	\$1,195.49	07/20/2022
							Payment for 7/2022	
501-0	PNC BANK		06/14/2022	2013998	\$1,195.49	\$0.00	\$1,195.49	06/21/2022
							Payment for 6/2022	
501-0	PNC BANK		05/17/2022	2012967	\$1,195.49	\$0.00	\$1,195.49	05/24/2022
							Payment for 5/2022	
501-0	PNC BANK		04/12/2022	2011887	\$1,195.49	\$0.00	\$1,195.49	04/19/2022
							Payment for 4/2022	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
501-0	PNC BANK		03/16/2022	2010868	\$1,195.49	\$0.00	\$1,195.49	03/23/2022
						Payment for 3/2022		
501-0	PNC BANK		02/16/2022	2009875	\$1,113.52	\$0.00	\$1,113.52	02/23/2022
						Payment for 1/2022		
501-0	PNC BANK		02/16/2022	2009875	\$1,195.49	\$0.00	\$1,195.49	02/23/2022
						Payment for 2/2022		
501-0	PNC BANK		01/19/2022	2008904	\$1,113.52	\$0.00	\$1,113.52	01/26/2022
						Payment for 12/2021		
501-0	PNC BANK		12/15/2021	2007891	\$1,113.52	\$0.00	\$1,113.52	12/23/2021
						Payment for 11/2021		
501-0	PNC BANK		11/16/2021	2006870	\$1,113.52	\$0.00	\$1,113.52	11/23/2021
						Payment for 10/2021		
501-0	PNC BANK		10/14/2021	2005839	\$1,113.52	\$0.00	\$1,113.52	10/19/2021
						Payment for 9/2021		
501-0	PNC BANK		09/14/2021	2004791	\$1,113.52	\$0.00	\$1,113.52	09/20/2021
						Payment for 7/2021		
501-0	PNC BANK		09/14/2021	2004791	\$1,113.52	\$0.00	\$1,113.52	09/20/2021
						Payment for 8/2021		
501-0	PNC BANK		08/18/2021	2003791	\$1,113.52	\$0.00	\$1,113.52	08/25/2021
						Payment for 6/2021		
501-0	PNC BANK		07/14/2021	2002719	\$1,113.52	\$0.00	\$1,113.52	07/20/2021
						Payment for 5/2021		
501-0	PNC BANK		06/16/2021	2001742	\$1,113.52	\$0.00	\$1,113.52	06/22/2021
						Payment for 4/2021		
501-0	PNC BANK		05/18/2021	2000743	\$1,113.52	\$0.00	\$1,113.52	05/26/2021
						Payment for 3/2021		
501-0	PNC BANK		04/15/2021	1229359	\$1,113.52	\$0.00	\$1,113.52	04/21/2021
						Payment for 2/2021		
501-0	PNC BANK		03/17/2021	1228349	\$1,113.81	\$0.00	\$1,113.81	03/25/2021
						Payment for 1/2021		
501-0	PNC BANK		02/17/2021	1227331	\$1,113.81	\$0.00	\$1,113.81	02/24/2021
						Payment for 12/2020		
501-0	PNC BANK		01/19/2021	1226316	\$1,113.81	\$0.00	\$1,113.81	01/27/2021
						Payment for 11/2020		
501-0	PNC BANK		12/10/2020	1224531	\$1,113.81	\$0.00	\$1,113.81	12/15/2020
						Payment for 10/2020		
501-0	PNC BANK		11/03/2020	1223565	\$1,113.81	\$0.00	\$1,113.81	11/10/2020
						Payment for 9/2020		
501-0	PNC BANK		09/17/2020	1221763	\$1,113.81	\$0.00	\$1,113.81	09/23/2020
						Payment for 8/2020		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	PNC BANK		08/12/2020	1220702	\$1,113.81	\$0.00	\$1,113.81	08/19/2020
							Payment for 7/2020	
501-0	PNC BANK		07/07/2020	1219660	\$1,113.81	\$0.00	\$1,113.81	07/13/2020
							Payment for 6/2020	
501-0	PNC BANK		06/02/2020	1218635	\$1,113.81	\$0.00	\$1,113.81	06/09/2020
							Payment for 5/2020	
501-0	PNC BANK		05/06/2020	1217658	\$1,113.81	\$0.00	\$1,113.81	05/13/2020
							Payment for 4/2020	
501-0	PNC BANK		04/14/2020	1216645	\$1,113.81	\$0.00	\$1,113.81	04/21/2020
							Payment for 2/2020	
501-0	PNC BANK		04/14/2020	1216645	\$1,113.81	\$0.00	\$1,113.81	04/21/2020
							Payment for 3/2020	
Sub-totals: \$69,777.24						\$0.00	\$69,777.24	
Grand Total: \$69,777.24						\$0.00		

Disbursements for Claim

Case: 20-00337 SHANE KAUFFMAN

PNC BANK
ATTN: BANKRUPTCY DEPT
3232 NEWMARK DRIVE
MIAMISBURG, OH 45342-

Sequence: 24
Modify:
Filed Date: 4/3/2020 12:00:00AM
Hold Code:

Acct No: 2158/PRE ARREARS/11396N (

Amt Sched:	\$159,326.00	Debt:	\$9,745.16	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$9,745.16	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	PNC BANK							
520-0	PNC BANK		09/17/2024	2040258	\$69.81	\$0.00	\$69.81	09/27/2024
520-0	PNC BANK		08/07/2024	2039239	\$343.26	\$0.00	\$343.26	08/20/2024
520-0	PNC BANK		07/10/2024	2038359	\$374.06	\$0.00	\$374.06	07/23/2024
520-0	PNC BANK		06/18/2024	2037537	\$343.26	\$0.00	\$343.26	07/03/2024
520-0	PNC BANK		05/22/2024	2036635	\$312.45	\$0.00	\$312.45	06/04/2024
520-0	PNC BANK		04/17/2024	2035630	\$312.46	\$0.00	\$312.46	04/30/2024
520-0	PNC BANK		03/14/2024	2034668	\$343.26	\$0.00	\$343.26	03/25/2024
520-0	PNC BANK		02/14/2024	2033708	\$339.33	\$0.00	\$339.33	02/27/2024
520-0	PNC BANK		01/12/2024	2032778	\$371.57	\$0.00	\$371.57	01/31/2024
520-0	PNC BANK		12/19/2023	2031886	\$311.39	\$0.00	\$311.39	01/18/2024
520-0	PNC BANK		11/15/2023	2030924	\$341.48	\$0.00	\$341.48	12/04/2023
520-0	PNC BANK		10/18/2023	2029981	\$377.57	\$0.00	\$377.57	11/03/2023
520-0	PNC BANK		09/19/2023	2029002	\$389.59	\$0.00	\$389.59	10/30/2023
520-0	PNC BANK		08/09/2023	2027982	\$413.66	\$0.00	\$413.66	08/21/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	PNC BANK		07/11/2023	2026994	\$413.67	\$0.00	\$413.67	07/24/2023
520-0	PNC BANK		06/13/2023	2026076	\$385.10	\$0.00	\$385.10	06/29/2023
520-0	PNC BANK		05/16/2023	2025139	\$356.52	\$0.00	\$356.52	05/26/2023
520-0	PNC BANK		04/18/2023	2024130	\$330.20	\$0.00	\$330.20	04/28/2023
520-0	PNC BANK		03/15/2023	2023101	\$356.52	\$0.00	\$356.52	03/27/2023
520-0	PNC BANK		02/15/2023	2022100	\$352.11	\$0.00	\$352.11	02/28/2023
520-0	PNC BANK		01/18/2023	2021096	\$319.17	\$0.00	\$319.17	02/02/2023
520-0	PNC BANK		12/13/2022	2020102	\$346.82	\$0.00	\$346.82	12/20/2022
520-0	PNC BANK		11/16/2022	2019147	\$346.82	\$0.00	\$346.82	12/07/2022
520-0	PNC BANK		10/18/2022	2018115	\$379.62	\$0.00	\$379.62	10/25/2022
520-0	PNC BANK		09/13/2022	2017044	\$401.53	\$0.00	\$401.53	09/20/2022
520-0	PNC BANK		08/17/2022	2016041	\$320.42	\$0.00	\$320.42	08/24/2022
520-0	PNC BANK		07/13/2022	2014968	\$274.19	\$0.00	\$274.19	07/20/2022
520-0	PNC BANK		06/14/2022	2014000	\$220.47	\$0.00	\$220.47	06/21/2022
520-0	PNC BANK		05/17/2022	2012969	\$186.11	\$0.00	\$186.11	05/24/2022
520-0	PNC BANK		04/12/2022	2011889	\$112.74	\$0.00	\$112.74	04/19/2022
Sub-totals:						\$9,745.16	\$0.00	\$9,745.16
Grand Total:						\$9,745.16	\$0.00	